

In the Claims

1. (currently amended) A method for processing account information contained in batch process files in an on-line like manner, said method comprising the steps of:
 - reading at least one batch file containing a plurality of records, each of said plurality of records associated with one of a plurality of accounts;
 - identifying which of said plurality of records relate to same ones of said plurality of accounts by creating a work queue which includes index-like entries which identify each of the plurality of staged records of plurality of accounts;
 - selecting one of said accounts in accordance with a control cycle and restricting access to said selected account,
 - processing each of said records identified as relating to said selected one of said accounts prior to processing any of said records relating to any other of said plurality of accounts; and
 - removing said restricted access to said selected account after all of said records identified as related to said selected account are processed.
2. (previously presented) The method as recited in claim 1 further comprising the step of:
 - reporting the results of processing of each selected account.
3. (previously presented) The method as recited in claim 1 further comprising the step of:
 - storing the results of processing of each selected account.
4. (original) The method as recited in claim 1 wherein the step of identifying includes validating said records.

5. (original) The method as recited in claim 1 wherein the step of selecting further comprises:

selecting preexisting ones of said accounts prior to new ones of said accounts.
6. (Cancelled)
7. (Currently Amended) The method as recited in claim 1 wherein said control cycle is determined autonomously.
8. (Previously amended) The method as recited in claim 7 wherein said control cycle is selected from the group consisting of: daily, day specific, weekly, monthly, quarterly, yearly.
9. (Original) The method as recited in claim 6 wherein said control cycle is determined manually.
10. (original) The method as recited in claim 2 wherein said step of reporting occurs at preselected intervals.
11. (original) The method as recited in claim 2 wherein the step of reporting occurs upon detection of a predetermined event.
12. (previously presented) The method as recited in claim 3, wherein said step of storing occurs at preselected intervals.

13. (previously presented) The method as recited in claim 3, wherein the step of storing occurs upon detection of a predetermined event.
14. (previously presented) The method as recited in claim 1, wherein the step of processing comprises:
debiting said selected ones of said accounts.
15. (previously presented) The method as recited in claim 1 wherein the step of processing comprises
reconciling said selected account.
16. (original) The method as recited in claim 1 wherein the step of processing comprises creating bills.
17. (original) The method as recited in claim 1 wherein the step of processing comprises determining disbursements.
18. (original) The method as recited in claim 1 wherein the step of processing comprises generating notices.
19. (previously presented) A system for processing account information contained in batch process files in an on-line like manner, said system comprising:
input means operable to read at least one batch file containing a plurality of records, each of said plurality of records associated with one of a plurality of accounts;
a memory in communication with said input means to store said at least

one batch file;

a processor in communication with said memory operable to:

identify which of said plurality of records relate to same ones of
said plurality of accounts;

select one of said accounts in accordance with a control cycle and restrict
access to said selected account;

process each of said records identified as relating to said selected
account prior to processing any of said records relating to any other of said
plurality of accounts; and

remove said restricted access to said selected
account after records identified as related to said selected account have been
processed.

20. (previously presented) The system as recited in claim 19 wherein said processor is
further operable to:

report the results of processing of each selected account.

21. (previously presented) The system as recited in claim 19 wherein said processor is
further operable to:

store the results of processing of each selected account.

22. (original) The system as recited in claim 19 wherein said processor is further
operable to:

validate said records.

23. (original) The system as recited in claim 19 wherein said processor is operable to:

select existing ones of said accounts prior to new ones of said accounts.
24. (Cancelled)
25. (previously presented) The system as recited in claim 19 wherein said control cycle is determined autonomously.
26. (Previously amended) The system as recited in claim 25 wherein said control cycle is selected from the group consisting of: daily, day specific, weekly, monthly, quarterly, yearly.
27. (currently amended) The system as recited in claim 25 wherein said control cycle is determined manually.
28. (Original) The system as recited in claim 20 wherein said reporting occurs at preselected intervals.
29. (original) The system as recited in claim 20 wherein said reporting occurs upon detection of a predetermined event.
30. (original) The system as recited in claim 21 wherein said storing occurs at preselected intervals.
31. (original) The system as recited in claim 21 wherein said storing occurs upon detection of a predetermined event.

32. (previously presented) The system as recited in claim 19 wherein said processing comprises:
 - debiting said selected account.
33. (previously presented) The system as recited in claim 19 wherein said processing comprises:
 - reconciling said selected account.
34. (original) The system as recited in claim 19 wherein said processing comprises creating bills.
35. (original) The system as recited in claim 19 wherein said processing comprises determining disbursements.
36. (original) The system as recited in claim 19 wherein said processing comprises generating notices.
37. (Currently Amended) The system as recited in claim 19 wherein said processor is further operable to:
 - backup said selected account.
38. (original) The system as recited in claim 37 wherein said backup occurs at preselected intervals.
39. (original) The system as recited in claim 37 wherein said backup occurs upon detection of a predetermined event.

40. (previously presented) The system as recited in claim 19 wherein said input means is selected from the group consisting of: keyboard entry, punch cards, paper tape, magnetic tape, optical media, electronic media, touch-screen entry, communication network.
41. (New) A method for processing account information contained in batch process files in an on-line like manner, said method comprising the steps of:
 - reading at least one batch file containing a plurality of records, each of said plurality of records associated with one of a plurality of accounts;
 - creating a work queue which includes index-like entries which identify each of the plurality of staged records of plurality of accounts;
 - generating distinct account tables from the plurality of accounts;
 - identifying accounts found in the account tables which relate to same ones of said plurality of accounts;
 - selecting one of said accounts in accordance with a control cycle and restricting access to said selected account,
 - processing each of said records identified as relating to said selected one of said accounts prior to processing any of said records relating to any other of said plurality of accounts; and
 - removing said restricted access to said selected account after all of said records identified as related to said selected account are processed.
42. (New) The method as recited in claim 41 further comprising the step of:
 - reporting the results of processing of each selected account.

43. (New) The method as recited in claim 41 further comprising the step of:

storing the results of processing of each selected account.
44. (New) The method as recited in claim 41 wherein the step of identifying includes validating said records.
45. (New) The method as recited in claim 41 wherein the step of selecting further comprises:

selecting preexisting ones of said accounts prior to new ones of said accounts.
46. (New) The method as recited in claim 41 wherein said control cycle is determined autonomously.
47. (New) The method as recited in claim 47 wherein said control cycle is selected from the group consisting of: daily, day specific, weekly, monthly, quarterly, yearly.
48. (New) The method as recited in claim 47 wherein said control cycle is determined manually.
49. (New) The method as recited in claim 42 wherein said step of reporting occurs at preselected intervals.
50. (New) The method as recited in claim 42 wherein the step of reporting occurs upon detection of a predetermined event.

51. (New) The method as recited in claim 43, wherein said step of storing occurs at preselected intervals.
52. (New) The method as recited in claim 43, wherein the step of storing occurs upon detection of a predetermined event.
53. (New) The method as recited in claim 41, wherein the step of processing comprises: debiting said selected ones of said accounts.
54. (New) The method as recited in claim 41 wherein the step of processing comprises reconciling said selected account.
55. (New) The method as recited in claim 41 wherein the step of processing comprises creating bills.
56. (New) The method as recited in claim 41 wherein the step of processing comprises determining disbursements.
57. (New) The method as recited in claim 41 wherein the step of processing comprises generating notices.
58. (New) The method as recited in claim 1 wherein the step of selecting one of said accounts in accordance with a control cycle and restricting access to said selected account includes dequeuing the account to be processed.